

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mickey D Smith  
Debtor

Case No. 12-01090-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db +Mickey D Smith, 12 W Willow Terrace Drive, Mechanicsburg, PA 17050-1808  
4046248 +Avenue World Fin Natl Bank, care of Stokes and Clinton PC, Attorneys at Law,  
PO Box 991801, Mobile, AL 36691-8801  
4046250 +Central PA Surgical Assoc, 875 S Arlington Ave, Harrisburg, PA 17109-5082  
4160723 CitiFinancial, Inc, P.O. Box 6042, Sioux Falls, SD 57117-6042  
4046251 +Citibank Home Depot, LTD Financial Services, 7322 Southwest Fwy Ste 1600,  
Houston, TX 77074-2134  
4046252 +Citicifinancial, 3401 Hartzdale Drive, Suite 126, Camp Hill, PA 17011-7238  
4046255 +Fifth 3rd Bank, PO Box 63900 CC 3110, Cincinnati, OH 45263-0001  
4058678 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652  
4046256 +Filson Water, 11 Roadway Drive, Suite A, Carlisle, PA 17015-8836  
4080916 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
4046257 +Ginny's, Credit Department, 1112 7th Avenue, Monroe, WI 53566-1364  
4046258 +HSBC, Natl Action Financial Services, 125 Lawrence Bell Dr Ste 110, PO Box 9027,  
Williamsille, NY 14231-9027  
4046259 +Health South Rehab, Natl Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015  
4046260 +Holy Spirit Hospital, 503 N 21st Street, Camp Hill, PA 17011-2288  
4046266 +Members First FCU, Visa Customer Service, PO Box 30495, Tampa, FL 33630-3495  
4729888 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4276828 +National Default Service Corp, 7720 N 16th Street Suite 300, Phoenix, AZ 85020-7404  
4841493 +Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620  
4668363 OCWEN LOAN SERVICING, LLC, C/O OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT,  
P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
4046267 +OIP, 3399 Trindle Road, Camp Hill, PA 17011-2286  
4075904 OneWest Bank, FSB, P.O. Box 829009, Dallas, Texas 75382-9009  
4046268 +Periodontal Associates, care of Peerless Credit Serv, PO Box 518,  
Middletown, PA 17057-0518  
4046269 +Quantum Imaging, PO Box 62165, Baltimore, MD 21264-2165  
4046270 +Sallie Mae, PO Box 235, Deerfield, IL 60015-0235  
4046273 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
4078304 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Apr 21 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr +EDI: AGFINANCE.COM Apr 21 2017 19:03:00 Onemain, PO Box 70912, Charlotte, NC 28272-0912  
4077622 EDI: CAPITALONE.COM Apr 21 2017 19:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4062374 +E-mail/Text: bankruptcycavps.com Apr 21 2017 19:05:32 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
4046253 EDI: RCSDELL.COM Apr 21 2017 19:03:00 Dell Financial Services, PO Box 5275,  
Carol Stream, IL 60197  
4046254 +E-mail/Text: bankruptcynotification@wecontrolpain.com Apr 21 2017 19:05:33 EMSI,  
3504 Cragmont Drive, Ste 100, Tampa, FL 33619-8300  
4060206 +E-mail/Text: ISAC.Bankruptcy@ISAC.illinois.gov Apr 21 2017 19:05:02  
ILLINOIS STUDENT ASSISTANCE COMMISSION, 1755 LAKE COOK ROAD, DEERFIELD, IL 60015-5209  
4046263 +E-mail/Text: EBN\_Notifications@OWB.com Apr 21 2017 19:05:18 Indymac Mortgage Services,  
Division of One West Bank, PO Box 4045, Kalamazoo, MI 49003-4045  
4046264 +E-mail/Text: unger@members1st.org Apr 21 2017 19:05:43 Members First FCU,  
5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040  
4302767 EDI: AIS.COM Apr 21 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4424468 +Fax: 407-737-5634 Apr 21 2017 19:14:29 OCWEN LOAN SERVICING, LLC,  
ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON ROAD, SUITE 100,  
WEST PALM BEACH, FL 33409-6493  
4062993 EDI: Q3G.COM Apr 21 2017 19:03:00 Quantum3 Group LLC as agent for,  
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
4240937 EDI: NAVINTFFKASMDOE.COM Apr 21 2017 19:03:00 Sallie Mae Inc. on behalf of,  
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351  
4130434 +EDI: VERIZONCOMB.COM Apr 21 2017 19:03:00 VERIZON, 404 BROCK DR,  
BLOOMINGTON, IL 61701-2654

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4046247 Advance Me Today, PO Box 1124-1007, San Hose  
4046272 Sears, (No Address)  
4130436 VERIZON, No address given

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

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cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)  
4128757\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)  
4046261\* +Holy Spirit Hospital, 503 N 21st Street, Camp Hill, PA 17011-2288  
4046262\* +Holy Spirit Hospital, 503 N 21st Street, Camp Hill, PA 17011-2288  
4046265\* +Members First FCU, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040  
4302768\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4729889\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4424469\* +OCWEN LOAN SERVICING, LLC, ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409-6493  
4046271\* +Sallie Mae, PO Box 235, Deerfield, IL 60015-0235  
4046249 ###+Capital One Bank NA, care of Edwin A Abrahamsen Esq, 120 Keyser Avenue, Scranton, PA 18504-9701

TOTALS: 3, \* 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Joseph Angelo Dessoye on behalf of Creditor Nationstar Mortgage, LLC. pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Nationstar Mortgage, LLC. pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor OCWEN LOAN SERVICING, LLC pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Karina Velter on behalf of Creditor Nationstar Mortgage, LLC. amps@manleydeas.com  
Kevin S Frankel on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com  
Lorraine Gazzara Doyle on behalf of Creditor OneWest Bank, FSB LDoyle@udren.com, vbarber@udren.com  
Michael S Travis on behalf of Debtor Mickey D Smith Mtravislaw@comcast.net  
Paul William Cressman on behalf of Creditor Nationstar Mortgage pamb@fedphe.com  
Thomas I Puleo on behalf of Creditor OCWEN LOAN SERVICING, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Mickey D Smith**  
First Name    Middle Name    Last Name

Debtor 2  
(Spouse, if filing)  
First Name    Middle Name    Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-01090-RNO**

Social Security number or ITIN **xxx-xx-2473**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mickey D Smith  
aka Mickey D Kaiser

By the  
court:

April 21, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**